

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Mark Timothy Davies and Denise Carol Davies

a/k/a dba Davies Contruction and Exteriors,

Case No. 11-80046

Denise Roberts Davies

S.S. Nos.: xxx-xx-4693 and xxx-xx-0398

Mailing Address: 514 College Drive, Raeford, NC 28376-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on January 10, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: January 25, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
 (MIDDLE DISTRICT - DESARDI VERSION)

Date:	1/5/11
Lastname-SS#:	Davies-4693

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral
	Harley Davidson	5	Codebtor pays
	Rent A Center		Contract
	Hoke County taxes	7	House & Lot
	City of Raeford Taxes	2	House & Lot

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
				**
				**
				**
				**
	Ocwen	8	\$3,459	**
				**
				**
				**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral
None	None

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Ocwen	8	\$849	N/A	n/a	\$849.00	House & Lot
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS w/ FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	CitiFinancial	1		5.00			Judgment Lien
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS w/ 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Ford Motor credit Company	3	\$9,746	5.00	\$97	\$194.04	2006 Ford Fusion
	Harley Davidson	4	\$9,525	5.00	\$95	\$189.64	2007 Harley Davidson
	Harley Davidson	6	\$5,425	5.00	\$54	\$108.01	2008 Harley Davidson
	Wells Fargo Auto Finance	9	\$20,231	5.00	\$202	\$402.80	2007 Dodge Ram 2500
				5.00			

ATTORNEY FEE (Unpaid part)

Law Offices of John T. Orcutt, P.C.	Amount
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	\$2,800
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SECURED TAXES

Secured Amnt

IRS Tax Liens

Real Property Taxes on Retained Realty	\$1,131
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UNSECURED PRIORITY DEBTS

Amount

IRS Taxes	\$708
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State Taxes

Personal Property Taxes	\$553
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Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%)

Int. %	Payoff Amt
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All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED

Amount**

DMI= \$3,971	\$58,751
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PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 2,992	per month for 60 months, then
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\$ N/A	per month for N/A months.
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Adequate Protection Payment Period: 0.99 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* = May include up to 2 post-petition payments.

* = Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	Credbursrv
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	ABC Supply Company 301 Perimeter Point Boulevard Winston Salem, NC 27105-3543	Credit Bureau Post Office Box 26140 Greensboro, NC 27402-6140
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Absolute Collection Service 421 Fayetteville Street Mall Suite 600 Raleigh, NC 27601	Crown Ford 256 Swain Street Fayetteville, NC 28303
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	Aegis Mortgage 9990 Richmond Avenue #400 Houston, TX 77042	Mark D. Davies 1697 Calloway Road Raeford, NC 28376
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	Capital One Post Office Box 30285 Salt Lake City, UT 84130-0285	ECMC Post Office Box 419035 Rancho Cordova, CA 95741-9035
Experian P.O. Box 2002 Allen, TX 75013-2002	Capital One Post Office Box 85167 Richmond, VA 23285-5167	Firsthealth of the Carolinas c/o Moore Regional Hospital Post Office Box 3000 Pinehurst, NC 28374-3000
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Citi Post Office Box 653095 Dallas, TX 75265	Firstpoint Collection Resources Inc. Post Office Box 26140 Greensboro, NC 27402-6140
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	CitiFinancial Attn: Managing Agent 5075 Morganton Road Suite 9B Fayetteville, NC 28314	Ford Motor Credit Company Attn: Managing Agent Post Office Box 689007 Franklin, TN 37068-9007
Internal Revenue Service (ED)** Post Office Box 7346 Philadelphia, PA 19101-7346	City of Raeford Tax Collector 315 North Main Street Raeford, NC 28376	GE Money Bank Bankruptcy Dept. Post Office Box 103104 Roswell, GA 30076-3104

Harley Davidson Credit
Attn: Managing Agent
Post Office Box 22048
Carson City, NV 89721-2048

NCO Financial Systems Inc.
Post Office Box 12100
Trenton, NJ 08650

Pinehurst Dermatology, PA
185 Page Road
Suite A
Pinehurst Medical Center
Pinehurst, NC 28374

Harley-Davidson Credit
Attn: Managing Agent
Post Office Box 22048
Carson City, NV 89721-2048

Norandex Building Materials
178 East Mountain Drive
Fayetteville, NC 28306

Rent A Center
191 Glensford Drive
Fayetteville, NC 28314

Hoke County Tax Collector
Post Office Box 217
Raeford, NC 28376-0217

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Sallie Mae
Post Office Box 9500
Wilkes Barre, PA 18773-9500

HomeQSR
Post Office Box 13716
Sacramento, CA 95853

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

Sandhills Cycle Center
Post Office Box 4030
Pinehurst, NC 28374

HSBC
Post Office Box 52530
Carol Stream, IL 60196

North Carolina Employment Security
Commission
Post Office Box 26504
Raleigh, NC 27611-6504

Sandhills Emergency Physicians I
Post Office Box 48305
Jacksonville, FL 32247-8305

Internal Revenue Service
Post Office Box 7346
Philadelphia, PA 19101-7346

Ocwen Loan Servicing, LLC
Attn: Managing Agent
Post Office Box 785057
Orlando, FL 32878-5057

Sears
Post Office Box 6283
Sioux Falls, SD 57117-6283

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Orchard Bank
c/o HSBC Card Services
Post Office Box 81622
Salinas, CA 93912-1622

Stern and Associates, PA
415 North Edgeworth Street
Suite #210
Greensboro, NC 27401

Litton Mortgage
24 Greenway Plaza
#712
Houston, TX 77046-2408

Paypal Buyer Credit
Post Office Box 981064
El Paso, TX 79998-1064

The Home Depot
Post Office Box 6497
Sioux Falls, SD 57117-6497

Mark D. Davies
1697 Calloway Road
Raeford, NC 28376

PCFS
4221 International Parkway
Atlanta, GA 30354

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

US Department of Education
Post Office Box 5202
Greenville, TX 75403-5202

US Department of Education
Post Office Box 13328
Richmond, VA 23225-0328

US Department of Education
Direct Loan Servicing Center
Post Office Box 5609
Greenville, TX 75403-5609

Wake Supply Company
Post Office Box 12138
Raleigh, NC 27605

Wells Fargo Auto Finance
Post Office Box 29704
Phoenix, AZ 85038-9704